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AGORD. & CERTIF	FICATE OF INS	SUF	RANCE			DATE (MM/DD/YY)						
PRODUCER Meeker Sharkey & MacBean 21 Commerce Drive Cranford, NJ 07016			THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. COMPANIES AFFORDING COVERAGE									
											908-272-8100 INSURED Soc.Hill @ University Hts.III c/o Eastern Community Mgmt 225 Highway 35 Red Bank NJ 07701	
COM	PANY B	Mondre for the first district their values access, and decouple access, a sec., a		THE SET PROBRESSES AND LEVEL SEAR TO BE REPORTED WHITE PROBLEMS AND								
COMPANY C												
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THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED, NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.												
CO TYPE OF INSURANCE	POLICY NUMBER	·	POLICY EFFECTIVE DATE (MM/DD/YY)		LIMIT	rs						
GENERAL LIABILITY	BC02900238	ĺ	1/01/94	1 / 0 1 / 0 5	GENERAL AGGREGATE	\$ 500000						
COMMENDIAL GENERAL EMBILITY	0002700230	į	1/01/34	1/01/95	PRODUCTS-COMP/OP AGG.	\$ 5000000						
CLAIMS MADE OCCUR.	j				PERSONAL & ADV. INJURY	s 3000000						
OWNER'S & CONTRACTOR'S PROT	•	Ì			EACH OCCURRENCE	s 50000						
	:				FIRE DAMAGE (Any one fire) MED. EXPENSE (Any one person	·						
AUTOMOBILE LIABILITY	1		11.			, , , , , , , , , , , , , , , , , , , ,						
ANY AUTO			1,7,7,8/94		COMBINED SINGLE LIMIT	\$						
ALL OWNED AUTOS		1	The Iller		BODILY INJURY							
SCHEDULED AUTOS	^EDT	IFIF	D TO BE		(Per person)	\$						
HIRED AUTOS	OENT	() IL		'	BODILY INJURY							
NON-OWNED AUTOS	Alt	TU	COPY		(Per accident)	\$						
GARAGE LIABILITY			as a 1 1 1 1 company	-	PROPERTY DAMAGE	\$						
EXCESS LIABILITY					EACH OCCURRENCE	\$						
UMBRELLA FORM		į		•	AGGREGATE	\$						
OTHER THAN UMBRELLA FORM												
WORKER'S COMPENSATION	1	1			STATUTORY LIMITS	Returned to						
AND		1			EACH ACCIDENT	\$						
EMPLOYERS' LIABILITY	*	1		-	DISEASE—POLICY LIMIT	\$						
OTHER		- 1			DISEASE—EACH EMPLOYEE	; s						
A Bikt Bldg.& Cnts A Fidelity	BC02900238 BC02900238		1/01/94 1/01/94		\$11,475,000. \$100,000.	•						
DESCRIPTION OF OPERATIONS/LOCATIONS/V	VEHIOL FOICECIAL INC.		:									
OWNER: KENNETH L. BE)V031133						
					٠.							
CERTIFICATE HOLDER		CAN	CELLATION ::	yr green ar an								
ে প্রক্রেন্ডর ব্যক্তির প্রক্রেন্ডর প্রক্রেন্ডর প্রক্রেন্ডর প্রক্রেন্ডর প্রক্রেন্ডর প্রকর্মনার প্রকর্মনার করিছে বিশ্ববিদ্ধানী	HONDER AND THE THE THE AND AND THE PARTY AND	3	des consideration of the contract of the contr	COLUMN TARREST CONTRACTOR DE LA CONTRACT	BED POLICIES BE CANCE	TIED REFORE THE						
K. HOVNANIAN MORTGA	AGE, INC.,	凝			ISSUING COMPANY WI							
THEIR SUCCESSORS AN												
THEIR SUCCESSORS AND/OR ASSIGNS, MAIL DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE AS THEIR INTEREST MAY APPEAR LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR												
ONE INDUSTRIAL WAY WEST, BLDG. D LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.												
EATONTOWN, NJ 07724 AUTHORIZED REPRESENTATIVE O10036000												
		3		13000	Cherry.							

ACORD 25-S (7/90)

CORD CORPORATION 1990

ROD	Meeker Sharkey (DO	NFERS NO RIGH	TS UPON THE C	MATTER OF INFORMA ERTIFICATE HOLDER. TER THE COVERAGE A	THIS C	CERTIFICA								
21 Commerce Drive Cranford, NJ 07016		COMPANY A St. Paul Fire & Marine COMPANY B COMPANY C COMPANY C COMPANY C COMPANY D COMPANY E														
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Red Bank NJ 07701 COVERAGES																
) E	HIS IS TO CERTIFY THAT THE POL NDICATED, NOTWITHSTANDING AN ERTIFICATE MAY BE ISSUED OR I XCLUSIONS AND CONDITIONS OF TYPE OF INSURANCE	NY REQUIREMENT, TERM OR C MAY PERTAIN. THE INSURANC	ONDIT E AFF	TION OF ANY CONT ORDED BY THE PO NY HAVE BEEN REI I	RACT OR OTHER (DOCUMENT WITH RESPECT TO AIMS.
R G	ENERAL LIABILITY									POLICY NUMBER		DATE (MM/DD/YY)		LIMIT GENERAL AGGREGATE	S	50000
A E	COMMERCIAL GENERAL LIABILITY									BC02900238		1/01/94	1/01/95	PRODUCTS-COMP/OP AGG.	\$	50000
	OCCUR.		4.			PERSONAL & ADV. INJURY EACH OCCURRENCE	\$ \$	30000 30000								
						FIRE DAMAGE (Any one fire)	\$	50(
						MED. EXPENSE (Any one person	\$	5(
A	UTOMOBILE LIABILITY ANY AUTO		,			COMBINED SINGLE LIMIT	\$									
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	HIRED AUTOS NON-OWNED AUTOS					BODILY INJURY (Per accident)	\$									
-	GARAGE LIABILITY		entra Editor			PROPERTY DAMAGE	\$									
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	WORKER'S COMPENSATION					STATUTORY LIMITS										
	AND					EACH ACCIDENT	\$									
	EMPLOYERS' LIABILITY					DISEASE—POLICY LIMIT DISEASE—EACH EMPLOYEE	\$									
74		BC02900238		1/01/94 1/01/94	1/01/95 1/01/95	\$11,475,000. \$100,000.										
E C	IPTION OF OPERATIONS/LOCAT		7103	(17A) LOT:	17.01 BLOC	K: 406										
	K. HOVNANIAN MORTGA THEIR SUCCESSORS AN AS THEIR INTEREST M ONE INDUSTRIAL WAY EATONTOWN, NJ 0772	ID/OR ASSIGNS, MAY APPEAR WEST, BLDG. D	M. LE	(PIRATION DATE AIL DAYS WI EFT, BUT FAILURE	THEREOF, THE RITTEN NOTICE TO TO MAIL SUCH N ND UPON THE COI	BED POLICIES BE CANCE ISSUING COMPANY WI O THE CERTIFICATE HOLD NOTICE SHALL IMPOSE N MPANY, ITS AGENTS OR I	LL EN DER NA NO OBL REPRE	IDEAVOR TO MED TO TH LIGATION OF SENTATIVES								
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